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## ANNUAL HOUSING ELEMENT PROGRESS REPORT

Report Period: November 1, 2004 to October 31, 2005

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The City's Housing Element was adopted by the Santa Cruz City Council and certified by the State Department of Housing and Community Development on October 28, 2003. The following report evaluates the City's progress in implementing the Housing Element goals and objectives over the last year, as required by Section 65400 of the Government Code.

### A. Progress in meeting Regional Housing Need.

The City of Santa Cruz was allocated 2,850 housing units for the 2000-2007 planning period in the Association of Monterey Bay Area Government's 2002 Regional Housing Needs Plan. Prior to the November 2004-October 2005 reporting period, the City built or approved 1,331 housing units (see Table 1). This represents 47% of the City's Regional Housing Need Allocation.

Table 1  
Housing Production Goals: 2002-2007 Housing Element

Target Income and Affordability Levels	RHNP Unit Goals	Housing Units Built or Approved 1/2000 – 10/2004
Very Low Income 0% to 50% of MFI	694	130
Low Income 51% to 80% of MFI	410	380
Moderate Income 81% to 120% of MFI	543	413
Above-Moderate Income More than 120% of MFI	1,203	408
<b>TOTAL</b>	<b>2,850</b>	<b>1331</b>

Sources: AMBAG Regional Housing Needs Plan, 2002; City of Santa Cruz Dept of Planning and Community Development.

The affordability level breakdown of housing unit production (shown in Tables 1, 2 and 3) follows the assumptions used in the adopted Housing Element. Single family homes (both detached and attached) are assumed to be affordable to above moderate income households, while multiple family rental units are affordable to moderate income households. Accessory Dwelling Units and Single-Room Occupancy Units are typically affordable to lower income households. In addition, several units are deed restricted at specific affordability levels through the City's inclusionary program or other mechanisms. Of the 1,331 units built or approved since January 2000, 297 are deed restricted as affordable (52 Moderate, 115 Low, and 134 Very Low).

**Table 2**  
**Housing Production: November 1, 2004 – October 31, 2005**

<b>Affordability Level</b>	<b>New Residential Units Approved (not yet constructed)</b>	<b>New Residential Units Constructed</b>	<b>Total Unit Production</b>	<b>Percent of RHNA Goal</b>
Very Low Income	0	6	6	1%
Low Income	30	75	105	26%
Moderate Income	61	7	68	13%
Above-Moderate Income	175	19	194	16%
<b>TOTAL</b>	<b>266</b>	<b>107</b>	<b>373</b>	<b>13%</b>

Source: City of Santa Cruz Department of Planning and Community Development.

In combination with the units built or approved prior to this reporting period, the City has produced \_\_\_% of its Regional Housing Needs Allocation (see Table 3).

**Table 3**  
**Housing Production: January 1, 2000 – October 31, 2005**

<b>Target Income and Affordability Levels</b>	<b>Housing Units Built or Approved 1/2000 – 10/2005</b>	<b>Percent of RHNA Goal</b>
Very Low Income	136	20%
Low Income	485	118%
Moderate Income	481	89%
Above-Moderate Income	602	50%
<b>TOTAL</b>	<b>1704</b>	<b>60%</b>

Source: City of Santa Cruz Department of Planning and Community Development.

## **B. The effectiveness of the Housing Element in attainment of the community's housing goals and objectives.**

The 2002-2007 Housing Element adopted six goals addressing housing production, affordable housing, special housing needs, housing assistance, neighborhood vitality, and resource conservation. Below is an overview on the City's progress in implementing the policies and programs associated with each Housing Element goal.

HOUSING PROGRAM	PROGRESS
<b>Housing Production Programs</b>	
<p><b>1.1 Provision of Adequate Sites</b></p> <ul style="list-style-type: none"> <li>• Maintain an inventory of available vacant and underutilized sites that can accommodate new housing.</li> <li>• Require the preparation of Specific Plans for larger developable residential areas identified in the Land Use Element.</li> <li>• Continue to require housing production goals for larger housing opportunity sites remaining in Santa Cruz as described in the Land Use Element.</li> </ul>	<p>The City continues to inventory sites available for housing and to require preparation of Specific Plans and production goals for sites identified in the Land Use Element. No sites requiring a Specific Plan were proposed for development during this reporting period.</p>
<p><b>1.2 Mixed Use Developments</b></p> <ul style="list-style-type: none"> <li>• Evaluate mixed-use development standards to encourage housing along transit corridors, including density levels, parking and open space requirements, and other development standards and consider expanding the mixed-use overlay along transit corridors.</li> <li>• Provide regulatory and financial assistance to complete the 1010 Pacific Avenue mixed-use project and identify other opportunities for mixed-use developments.</li> <li>• Conduct an urban design study of major commercial corridors to further identify opportunities for redeveloping inefficient commercial space, obsolete supermarkets, and parking lots for new housing. Complete the Front Street and Cedar Streets Corridor Assessment.</li> <li>• Initiate study within 1 year of adoption of Housing Element. If actual constraints are found, propose revisions within 2 years of adoption of Housing Element.</li> </ul>	<p>The City is continues to work toward other mixed use projects such as the Tannery Art Center (100 affordable live/work units, River/Pacific Condominium development,) and sites in the Cedar Street Corridor, including providing regulatory and/or financial assistance.</p> <p>Due to staffing constraints, the City has not undertaken the evaluation of current mixed-use standards or urban design study of major corridors. It is anticipated that these issues will be explored during the General Plan update, which is currently underway.</p>
<p><b>1.3 Alternative Housing Types</b></p> <ul style="list-style-type: none"> <li>• Create and/or revise development standards for live-work, single-room occupancy units, co-housing, and other alternative and appropriate housing types for Santa Cruz's diverse populations and housing needs. Initiate study within 1 year of adoption of the Housing Element. If actual constraints are found, propose revisions within 2 years of adoption of the Housing Element.</li> <li>• Continue to implement the ADU program and monitor the effect of the new ADU ordinance</li> </ul>	<p>The City continues to implement its award-winning Accessory Dwelling Unit (ADU) program and has seen a four-fold increase in ADU production in the last year.</p> <p>Due to staffing constraints, the City has not undertaken the evaluation of development standards for alternative housing types. It is anticipated that these issues will be explored during the General Plan update, which is currently underway.</p>

<p>on neighborhood vitality.</p> <ul style="list-style-type: none"> <li>• Examine development regulations to identify potential barriers to the development of alternative types of housing and, if such barriers are found, develop actions to remove or modify them as feasible.</li> <li>• Examine the benefits of basing residential density on floor-area ratio. Initiate study within 1 year of adoption of the Housing Element. If barriers are found, propose revisions within 2 years of adoption of the Housing Element.</li> <li>• Encourage the State to recognize appropriate non-traditional housing types as housing types.</li> </ul>	
<p>1.4 Planned Development Permits</p> <ul style="list-style-type: none"> <li>• Examine the feasibility of lowering the minimum lot size threshold for a Planned Development Permit to below 20,000 square feet so as to facilitate the production of nontraditional housing types, including housing on small parcels.</li> <li>• Initiate study within 1 year of adoption of the Housing Element. In actual constraints are found, propose revisions within 2 years of adoption of the Housing Element.</li> </ul>	<p>Planning staff reported to the Planning Commission on this issue as it relates to the development of townhomes. The Planning Commission directed staff to prepare necessary Zoning Ordinance amendments to allow townhomes without a Planned Development permit.</p>
<p>1.5 Development Review Process</p> <ul style="list-style-type: none"> <li>• Work with the development community to continue to streamline the project review process, including design review, to provide a greater level of certainty in the outcome of housing proposals. Meet with the development community and interested community members by end of 2004 and, provide recommendations to City Council within six months for review and consideration.</li> <li>• Periodically audit the effectiveness of the development review process to promote efficiency and predictability.</li> <li>• Review the existing development fee structure, including water and sewer connection fees, to determine if the current structure is appropriate and equitable. Consider implementation of a fee structure based on factors other than number of units, such as the square footage of new construction or lot size as an incentive to promote construction of smaller homes, which more efficiently utilize the land available for construction within the City. Complete within 1 year of adoption of the Housing Element and propose changes for City Council consideration.</li> </ul>	<p>The City lowered water connection fees for Accessory Dwelling Units by 30% and reduced requirements for fire sprinklers for ADUs, which lowers costs associated with constructing an ADU.</p>

<p><b>1.6 Public Education and Participation</b></p> <ul style="list-style-type: none"> <li>• Continue to provide accurate and clear information to the public and the development community about City policies and the development review process and make such information available at the public counter.</li> <li>• Continue to develop educational materials such as brochures and videos that provide information on the development process, planning and housing issues as programs change.</li> <li>• Continue to ensure that information is accessible and available to all members of the community on the City web page and at the public counter.</li> </ul>	<p>Planning staff continues to provide information to the public at the information counter and through distribution of educational materials. As an example, the City produced a manual to educate the public on how to develop an Accessory Dwelling Unit.. The department is providing more information via its website, including updates on large and significant projects.</p>
<p><b>Affordable Housing Programs</b></p>	
<p><b>2.1 Affordable Housing Ordinance</b></p> <ul style="list-style-type: none"> <li>• Examine whether current inclusionary program requirements, in tandem with market conditions, make the development of affordable housing difficult without significant public subsidy.</li> <li>• Examine feasibility of modifying the current program to add flexibility and incentives that could encourage the private market to build affordable units and minimize public assistance needed to make projects feasible.</li> <li>• Investigate variations to investominium options that could provide additional incentives for development of rental and for-sale apartments, both affordable and market rate.</li> </ul>	<p>Currently being modified. Will be completed in 2006..</p>
<p><b>2.2 Regulatory and Financial Incentives</b></p> <ul style="list-style-type: none"> <li>• Complete the Nueva Vista Apartments, Gault Street Senior Project, 1010 Pacific Avenue Apartments, and Pacific Shores Apartments.</li> <li>• Identify other residential projects for City financial or regulatory incentives subject to City Council approval.</li> </ul>	<p>The Nueva Vista Family Apartments, Gault Street Senior Apartments, 1010 Pacific Avenue, and Pacific Shores projects have been completed and are occupied.</p> <p>The City and Redevelopment Agency are assisting with additional projects, including the Tannery Arts Center (which includes 100 affordable live/work units) and mixed-use projects in the downtown.</p>
<p><b>2.3 Density Bonus Program</b></p> <ul style="list-style-type: none"> <li>• Revise the density bonus ordinance to include moderate-income condominiums and other provisions required pursuant to AB1866. Complete within 1 year of adoption of the Housing Element and propose changes for City Council consideration.</li> <li>• Evaluate and revise, if necessary, City residential</li> </ul>	<p>Ordinance amendment currently underway in compliance with current state law.</p>

development standards to ensure housing projects can be built at the maximum density allowed under the underlying district. Complete within 1 year of adoption of the Housing Element and propose changes for City Council consideration.	
<p>2.4 Public-Private Housing Partnerships</p> <ul style="list-style-type: none"> <li>Continue to encourage public-private housing partnerships as a means to incentivize the production of affordable housing and build local capacity to manage such projects.</li> <li>Explore creative approaches to developing and financing affordable housing such as the establishment of a Housing Trust fund, “sweat equity” program, or other innovative methods.</li> </ul>	<p>The City and Redevelopment Agency are partnering with Habitat for Humanity on two projects in the City.</p> <p>The City established a Housing Trust Fund and received over \$1 million in matching State grant funds for this program and is currently partnering with a private developer on a 33 unit rental project.</p>
<p>2.5 Preservation of Housing Opportunities</p> <ul style="list-style-type: none"> <li>Continue implementation of the condominium conversion ordinance.</li> <li>Maintain current mobilehome rent stabilization ordinance and conversion regulations to preserve 360 mobilehomes in parks in the community.</li> </ul>	The City continues to implement ordinances regarding condominium conversions and mobilehomes.
<p>2.6 Preservation of At-Risk Affordable Housing</p> <ul style="list-style-type: none"> <li>Work with interested agencies and community organizations to preserve at-risk units by monitoring their status, providing technical and/or financial assistance in return for extended affordability controls, and ensuring proper tenant notification prior to project conversion.</li> <li>Assist the Riverfront Apartments, San Lorenzo Apartments and other projects approved by City Council in return for extensions of their affordability controls for as long as feasible.</li> </ul>	The City continues to monitor inclusionary units and rent-restricted Accessory Dwelling Units. The City also continues to implement its ordinance for the preservation of at-risk units; to track the status of such projects; and to assist at-risk projects as needed.
<b>Special Housing Needs Programs</b>	
<p>3.1 Housing for Families with Children</p> <ul style="list-style-type: none"> <li>Financially support the completion of the Nueva Vista Project and the provision of enhanced child care services on site.</li> <li>Work with non-profit organizations to identify other proposed family housing projects suitable to families with children and consider the use of City financial assistance, subject to Redevelopment Agency approval, to facilitate and encourage their development.</li> <li>Encourage the development of child care opportunities in conjunction with residential development.</li> </ul>	<p>The Nueva Vista Apartments have been completed. The project includes an onsite child care center. The City dedicated a tot lot for use of the Nueva Vista child care center to cover the open space requirements and enable the center to operate.</p> <p>The City has allocated CDBG funds for improvements to the Walnut Avenue Women’s Center which includes a child care center.</p>

<p>3.2 Children and Youth Development</p> <ul style="list-style-type: none"> <li>• Continue to assist nonprofit and for-profit organizations that provide services, to children, youth, and families with children.</li> <li>• Encourage the establishment of child care centers in appropriate locations and consider modified zoning standards and review procedures and other incentives to facilitate their development.</li> <li>• Facilitate establishment of family day care in single-family homes by considering modified permit fees and zoning standards including parking requirements and fence heights. Ensure the zoning code reflects State laws including protecting renters operating family day care homes.</li> </ul>	<p>The City has allocated CDBG funds for improvements to the Walnut Avenue Women's Center which includes a child care center.</p>
<p>3.3 Continuum of Care</p> <ul style="list-style-type: none"> <li>• Continue to implement current programs aimed at the reduction and the prevention of homelessness.</li> <li>• Implement the Homeless Services Center Master Plan, including the creation of an Emergency Family Shelter.</li> <li>• Participate with other Santa Cruz County communities in implementing the County's Five-Year Strategic Plan on Homelessness (2003-2007).</li> <li>• To implement recommendations of the City's 2002-2007 Analysis of Impediments to Fair Housing Choice, amend the Zoning Code to specify a zone(s) and the permitting process to facilitate and encourage the development of emergency shelters and transitional housing.</li> </ul>	<p>The City continues to implement programs for the homeless and to participate in the implementation of the County's Strategic Plan. The Emergency Family Shelter was completed. The City participated through provision of staff assistance, funding for 'soft costs', and funding for a required sound wall. The City is partnering with the County and a private non-profit developer to produce 11 SRO units for formerly homeless.</p>
<p>3.4 Supportive Living Housing Services</p> <ul style="list-style-type: none"> <li>• Complete rehabilitation of the 4-unit Bixby Street House for people with psychiatric disabilities and identify other projects to support with financial assistance subject to approval by the City Council.</li> <li>• Continue the support of organizations maintaining permanent supportive housing and providing assistance to special needs groups.</li> <li>• Encourage the location of permanent supportive housing in residential settings for the able-bodied or other locations readily accessible to public amenities, public transit, shopping, and supportive services.</li> </ul>	<p>The Bixby Street House rehabilitation has been completed. The City continues to support organizations assisting special needs groups through its CDBG and HOME programs.</p> <p>The City and Redevelopment Agency are working with the County and Community Counseling Center to develop an 11 unit SRO project for formerly homeless persons.</p> <p>the City has allocated CDBG funds for the proposed Grace Commons development, with 15 units for the psychiatrically disabled,</p>

<p><b>3.5 Student Housing</b></p> <ul style="list-style-type: none"> <li>• Continue to collaborate on ways to increase the supply of student, faculty, and staff housing serving the University campus.</li> <li>• Promote housing strategies that reflect student housing needs including affordability and high density apartments and townhouses along transit corridors.</li> <li>• Support state and federal legislation that would advance the housing goals of the community, such as increasing the funding for housing at the University of California campuses.</li> <li>• Explore innovative methodologies for development, funding models, and delivery methods for new housing.</li> <li>• Support the University's efforts to apply for Proposition 46 funds and other sources for the development of student housing.</li> </ul>	<p>The City continues to collaborate with the University on housing issues through the Joint Housing and Economic Development Task Force. The Task Force is currently exploring opportunities for a joint housing development through preparation of an RFP for a market analysis and site selection study.</p>
<p><b>3.6 Housing for Persons with Disabilities</b></p> <ul style="list-style-type: none"> <li>• Examine the feasibility of developing a visitability ordinance that incorporates Universal Design access concepts and incentives to encourage the production and rehabilitation of accessible housing. Ensure compliance with both State and federal accessibility requirements.</li> <li>• Work with other Santa Cruz County jurisdictions and the County Housing Authority to support the compilation and publicizing of housing accessible to persons with disabilities.</li> <li>• Consider revising the Uniform Housing Rehabilitation Program Guidelines to allow tenants to apply for grants to retrofit homes for accessibility and pursue grant funding to support this program.</li> <li>• Adopt a reasonable accommodation ordinance that implements SB520 by July 2004. Review and analyze building codes, development standards, and permitting processes to identify any impediments to housing for persons with disabilities and remove impediments by the end of 2004.</li> </ul>	<p>Due to staffing levels, the City has not initiated the recommended regulatory changes. The City has worked with a private developer to approve a 22-unit condominium project on Frederick Street. All units are designed to be ADA accessible or adaptable. The City will offer silent second mortgages to potential owners through BEGIN grant funding.</p>
<p><b>3.7 Housing and Community Development Program</b></p> <ul style="list-style-type: none"> <li>• Continue funding non-profit human service and housing development organizations through the City's Housing and Community Development Program subject to funding availability and City Council approval.</li> </ul>	<p>The City continues to use HOME and CDBG funds to support these services.</p>
<p><b>Housing Assistance Programs</b></p>	



<p>4.1 Housing Choice Vouchers</p> <ul style="list-style-type: none"> <li>• Work with Santa Cruz County jurisdictions and interested community organizations to continue to advocate for a payment standard that keeps pace with changes in market rents.</li> <li>• Advertise the Section 8 program to property owners.</li> </ul>	<p>The Housing Authority of Santa Cruz County continues to implement this program.</p>
<p>4.2 Rental Assistance</p> <ul style="list-style-type: none"> <li>• Continue program implementation and assist households with security deposit and last month's rent and/or emergency rent assistance.</li> </ul>	<p>This program continues to be implemented through Redevelopment set-aside funds.</p>
<p>4.3 Silent Second Mortgage Program</p> <ul style="list-style-type: none"> <li>• Continue implementation of silent second mortgage program and investigate additional sources of homeownership assistance to help moderate-income households afford to buy a home.</li> <li>• Apply for CalHome Grants for \$140,000 for the City's Home Ownership Second Mortgage Program by 2003.</li> </ul>	<p>The City continues to implement its silent second mortgage program and made 3 first time homebuyer loans in 2005. .</p> <p>In 2004, the City applied for \$500,000 in CalHome funds for First Time Homebuyer program..</p>
<p>4.4 Mortgage Credit Certificate</p> <ul style="list-style-type: none"> <li>• Continue to support and advertise the program, and encourage the assistance of up to 3 households each year.</li> </ul>	<p>The Housing Authority of Santa Cruz County continues to implement this program. Based on its 2004 allocation, it anticipates being able to assist 16 households in the County.</p>
<p>4.5 Grant Application Program</p> <ul style="list-style-type: none"> <li>• Investigate and apply for funds available under Proposition 46 that help meet the housing needs of Santa Cruz residents.</li> <li>• Continue to investigate and apply for additional sources of funding for new housing and supportive services</li> <li>• Apply for two CalHome Grants for: (1) \$140,000 for the City's Home Ownership Second Mortgage Program, and (2) \$360,000 for the Unified Housing Rehabilitation Program by 2003.</li> <li>• Review resources annually and applying for appropriate funding resources for new housing and supportive services.</li> </ul>	<p>The City continues to apply for grants, including additional CalHome funds for housing.</p>
<p>4.6 Fair Housing Services</p> <ul style="list-style-type: none"> <li>• Strengthen reporting and monitoring requirements for City-funded fair housing agencies and service providers.</li> <li>• Work with Santa Cruz County jurisdictions to</li> </ul>	<p>The City continues to monitor fair housing issues.</p>

fund fair housing services provided by the District Attorney's Office.	
<b>Neighborhood Vitality Programs</b>	
<b>5.1 Code Enforcement</b> <ul style="list-style-type: none"> <li>Continue to implement code enforcement program.</li> <li>Conduct targeted code enforcement efforts in concert with the Beach/South of Laurel Comprehensive Area Plan.</li> <li>Consider expanding the Target Areas for proactive code enforcement efforts.</li> </ul>	The City continues to implement its code enforcement program, with an emphasis on the Low income areas of the City .
<b>5.2 Housing Inspection Program</b> <ul style="list-style-type: none"> <li>Consider developing a self-funding pre-sale inspection program of for-sale units in conjunction with code enforcement.</li> <li>Consider developing a self-funding, pro-active inspection program for rental units in conjunction with code enforcement.</li> </ul>	This has not yet been implemented due to staffing constraints.
<b>5.3 Housing Rehabilitation</b> <ul style="list-style-type: none"> <li>Issue home improvement loans to rehabilitate housing units, with an emphasis on the Beach/South of Laurel Area.</li> <li>Continue to offer loans to households for the removal of lead based paint and asbestos hazards</li> <li>Advertise availability of housing rehabilitation loans, along with home-ownership assistance, to allow people with disabilities to retrofit homes.</li> <li>Apply for CalHome Grants for \$360,000 for the Unified Housing Rehabilitation Program by 2003.</li> </ul>	CalHome grant for first time homebuyers, if received may be used for rehab programs as well. The City is currently in the process of making two loans with CalHome funds from a previous grant..
<b>5.4 Beach/South of Laurel Comprehensive Area Plan</b> <ul style="list-style-type: none"> <li>Continue to provide pro-active code enforcement, upgrade services and infrastructure, provide homeownership assistance, and other community development activities for the Beach/South of Laurel Area.</li> </ul>	The City continues to proactively target improvements in the Beach and South of Laurel areas. Examples include proactive code enforcement and the use of CDBG funds for a community park.
<b>5.5 Housing Replacement</b> <ul style="list-style-type: none"> <li>In conjunction with an economic analysis, modify the demolition/replacement ordinance to allow for the replacement of substandard housing which leads to neighborhood decline.</li> </ul>	This has not yet been implemented.
<b>Resource Conservation Programs</b>	
<b>6.1 Water Provision and Conservation</b>	The City continues to implement its water

<ul style="list-style-type: none"> <li>• Require all residential, commercial and industrial buildings to be retrofitted completely with low consumption plumbing fixtures at the time of sale of the property.</li> <li>• Continue to implement water conservation measures and publicize efforts at the City Hall and on the City's Water Conservation Office website at <a href="http://www.ci.santa-cruz.ca.us">http://www.ci.santa-cruz.ca.us</a>.</li> <li>• Develop short and long-term contingency plans to ensure an adequate water supply for residents and business.</li> </ul>	<p>conservation programs. The Integrated Water Plan has been accepted by the City Council and an Environmental Impact Report for the Plan is under preparation. The Plan identifies the preferred strategy for addressing both the City's existing water supply deficiency and projected needs through the year 2030.</p>
<p>6.2 Green Building Program</p> <ul style="list-style-type: none"> <li>• Continue development of a green building program and incorporate recommendations for design and construction of new housing into appropriate regulations when feasible.</li> </ul>	<p>A plan prepared by the City's Green Building Working Group has been accepted by the Planning Commission and City Council and has produced an informational booklet for residents. Staff is currently working on code and ordinance amendments to support this effort.</p>
<p>6.3 Transit Oriented Development</p> <ul style="list-style-type: none"> <li>• Continue to facilitate the development of transit-oriented housing projects through regulatory concessions, financial assistance, and zoning.</li> <li>• Link land uses and transportation systems and promote bicycle and pedestrian friendly neighborhoods.</li> </ul>	<p>The City continues to promote transit-oriented projects. The City recently won the Environmental Protection Agency's Smart Growth award for its Accessory Dwelling Unit program.</p>

### **C. Progress toward mitigating governmental constraints identified in the housing element**

The City continues to work toward minimizing or eliminating potential governmental constraints to the production or preservation of housing. Staff is currently working with developers to modify the inclusionary housing ordinance and providing other incentives to encourage the development of rental housing. In addition, the City and Redevelopment Agency have worked directly with private developers to facilitate residential construction through regulatory or financial incentives. Examples include the use of Planned Development Permits to vary from development standards, processing General Plan and/or Zoning Ordinance amendments to provide more flexibility for development proposals, and offering financial assistance during the planning and/or construction phases.